

Information to identify the case:

Debtor 1 **Nicholaus Heiner** Social Security number or ITIN **xxx-xx-5335**
First Name Middle Name Last Name EIN -- -
Debtor 2 Social Security number or ITIN -- -
(Spouse, if filing) First Name Middle Name Last Name EIN -- -
United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **1/31/23**
Case number: **23-20335 WTT**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicholaus Heiner	
2. All other names used in the last 8 years		
3. Address	5167 West Wake Robin Drive West Jordan, UT 84081	
4. Debtor's attorney Name and address	Derek B. Beutler Beutler Law 1218 West South Jordan Parkway Suite C South Jordan, UT 84095	Contact phone 801-657-5040 Email: jennelle@beutler-law.com
5. Bankruptcy trustee Name and address	David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009	Contact phone (801) 447-8777 Email: davidmillerpc@msn.com

Debtor **Nicholaus Heiner**

Case number **23-20335**

6. Bankruptcy clerk's office	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors	<p>The meeting may be continued or adjourned to a later date.</p> <p>All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>	<p>Meeting to be held on: February 28, 2023 at 02:00 PM</p> <p>Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3850, Enter Meeting ID 588 866 9179, and Passcode 3882695630</p>
8. Presumption of abuse	<p>The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	
9. Deadlines	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 5/1/23</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
10. Proof of claim	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	
11. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Nicholaus Heiner
Debtor

Case No. 23-20335-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Feb 06, 2023

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2023:

Recip ID	Recipient Name and Address
db	+ Nicholaus Heiner, 5167 West Wake Robin Drive, West Jordan, UT 84081-5351
12152921	Allstate Insurance Company, PO Box 4344, Carol Stream, IL 60197-4344
12152922	+ Bright/ Coastal Communication, 5415 EVERGREEN WAY EVERETT, Everett, WA 98203-3646
12152934	+ EZ Rent to Own, 4051 South Redwood Road, Salt Lake City, UT 84123-1131
12152939	+ Intermountain Legal, 2159 South 700 East, Ste. 240, Salt Lake City, UT 84106-4384
12152941	+ Law Office of Brody Valerga, PO Box 1178, American Fork, UT 84003-1101
12152943	Money For You, 7057 South State St, Midvale, UT 84047
12152944	Mountain Medical Physician Specialists, PO Box 30015, Salt Lake City, UT 84130-0015
12152945	+ Mountain West Anesthesia, 3340 North Center Street, Ste. 800, Lehi, UT 84043-7406
12152947	+ National DME, 7757 South Allen Street, Midvale, UT 84047-7227
12152946	+ National Debt Relief, 180 Maiden Ln, 30th Floor, New York, NY 10038-5019
12152949	+ Opensky CBNK, 10700 PARKRIDGE BLVD STE RESTON, Reston, VA 20191-5452
12152950	Possible Financial, 177 East Louisa Street, Suite 299, Seattle, WA 98102
12152951	+ Rodeo Auto, 8224 North Freeway, Houston, TX 77037-3608
12152953	+ Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185
12152958	+ Wiselolan, 3500 Hulen Street, Ste. 201, Fort Worth, TX 76107-6812

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jennelle@beutler-law.com	Feb 06 2023 23:15:00	Derek B. Beutler, Beutler Law, 1218 West South Jordan Parkway, Suite C, South Jordan, UT 84095
tr	EDI: FDLMILLER.COM	Feb 07 2023 04:14:00	David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
12152920	+ Email/Text: bankruptcy@acimacredit.com	Feb 06 2023 23:16:00	Acima Digital FKA Simp, 13907 South Minuteman Drive, Draper, UT 84020-9869
12152923	+ EDI: CAPITALONE.COM	Feb 07 2023 04:14:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
12152924	+ Email/Text: banko1@cpicollects.com	Feb 06 2023 23:16:00	Collection Professionals Inc, 29 North Connor, Sheridan, WY 82801-4306
12152925	+ EDI: CCS.COM	Feb 07 2023 04:14:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
12152926	+ EDI: CCS.COM	Feb 07 2023 04:14:00	Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679
12152927	+ EDI: DISCOVER.COM	Feb 07 2023 04:14:00	DISCOVER BANK, PO BOX 30939, Salt Lake City, UT 84130-0939
12152929	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 06 2023 23:20:55	Exeter Finance LLC, 2250 West John Carpenter Fwy #100, Irving, TX 75063-2765
12152928	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Feb 06 2023 23:20:52	Exeter Finance LLC, 2101 West John Carpenter FWY, Irving, TX 75063-3228
12152930	+ Email/Text: bankruptcy@expressrecovery.com		

District/off: 1088-2

User: admin

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		Feb 06 2023 23:16:00	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12152936	EDI: LCIICSYSTEM		
		Feb 07 2023 04:14:00	IC System Collections, PO Box 64378, Saint Paul, MN 55164-0378
12152937	EDI: LCIICSYSTEM		
		Feb 07 2023 04:14:00	IC System INC, 444 HWY 96 E, Saint Paul, MN 55127-2557
12152940	+ EDI: IRS.COM		
		Feb 07 2023 04:14:00	IRS, 178 S Rio Grande St, Salt Lake City, UT 84101-1501
12152938	Email/Text: intermountainhealthcare.bankruptcy@rlrcm.com		
		Feb 06 2023 23:16:00	Intermountain Healthcare Financial Servi, PO Box 30193, Salt Lake City, UT 84130-0193
12152942	Email/Text: ml-ebn@missionlane.com		
		Feb 06 2023 23:15:00	Mission Lane Tab Bank, 101 2nd Street, Ste. 350, San Francisco, CA 94105
12152948	Email/Text: bankruptcydocs@osla.org		
		Feb 06 2023 23:16:00	OK Student Loan Authority, 525 Central Park Drive, Ste. 600, Oklahoma City, OK 73105
12152952	Email/Text: credit-bureau-reporting-disputes@sezzle.com		
		Feb 06 2023 23:15:00	Sezzle INC, 251 1st Avenue North, Ste. 200, Minneapolis, MN 55401
12153488	+ EDI: RMSC.COM		
		Feb 07 2023 04:14:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12152954	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Feb 06 2023 23:15:00	TBOM / ATLS / Aspire, 5 Concourse Parkway, Ste. 400, Atlanta, GA 30328-9114
12152955	Email/Text: collections@transformcredit.com		
		Feb 06 2023 23:15:00	Transform Credit INC, 332 South Michigan Avenue, 9th Floor, Chicago, IL 60604
12152956	+ Email/Text: collections@healthcare.utah.edu		
		Feb 06 2023 23:16:00	Univeristy of Utah Health, 127 South 500 East, Suite 100, Salt Lake City, UT 84102-1975
12152957	+ EDI: UTAHTAXCOMM.COM		
		Feb 07 2023 04:14:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12152935	*+	EZ Rent to Own, 4051 South Redwood Road, Salt Lake City, UT 84123-1131
12152931	*+	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12152932	*+	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12152933	*+	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2023

Signature: /s/Gustava Winters

District/off: 1088-2

User: admin

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Date Rcvd: Feb 06, 2023

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2023 at the address(es) listed below:

Name	Email Address
David L. Miller tr	davidlmillerpc@msn.com dlm50@trustesolutions.net
Derek B. Beutler	on behalf of Debtor Nicholas Heiner jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3